

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am an original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SECURE AND EFFICIENT PAYMENT PROCESSING SYSTEM**

the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37 Code of Federal Regulations § 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Not Applicable.

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

60/157,304 filed October 1, 1999.

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Not applicable.

60/157,304

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Steven M. Auvil,	Reg. No. 40,492	Sandra M. Koenig,	Reg. No. 33,722
Mark E. Bandy,	Reg. No. 35,788	Brian E. Kondas,	Reg. No. 40,685
Brian G. Bembenick,	Reg. No. 41,463	Scott A. McCollister,	Reg. No. 33,961
John P. Cornely,	Reg. No. 41,687	James W. McKee,	Reg. No. 26,482
Joseph D. Dreher,	Reg. No. 37,123	Richard J. Minnich,	Reg. No. 24,175
Christopher B. Fagan,	Reg. No. 22,987	Jay F. Moldovanyi,	Reg. No. 29,678
Jude A. Fry,	Reg. No. 38,340	Philip J. Moy,	Reg. No. 31,280
Steven M. Haas,	Reg. No. 37,841	Timothy E. Nauman,	Reg. No. 32,283
W. Scott Harders,	Reg. No. 42,629	Patrick R. Roche,	Reg. No. 29,580
Michael E. Hudzinski,	Reg. No. 34,185	Albert P. Sharpe, III,	Reg. No. 19,879
Richard M. Klein,	Reg. No. 33,000	Ann Skerry	Reg. No. 45,655
Thomas E. Kocovsky, Jr.,	Reg. No. 28,383	R. Scott Speroff,	Reg. No. 37,450
		Mark S. Svat,	Reg. No. 34,261

Direct all telephone calls to: John P. Cornely at telephone number: (216) 861-5582.

Address all correspondence to:

John P. Cornely  
FAY, SHARPE, FAGAN,  
MINNICH & MCKEE, LLP  
1100 Superior Avenue,  
Seventh Floor  
Cleveland, Ohio 44114-2518

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: Michael A. Keresman, III

Inventor's signature \_\_\_\_\_

Date: \_\_\_\_\_

Residence: Kirtland Hills, Ohio

Citizenship: U.S.A.

Post Office Address: 8890 Cardinal Drive  
Kirtland Hills, Ohio 44060

Full name of second inventor: **Ravishankar Bhagavatula**

Inventor's signature \_\_\_\_\_

Date: \_\_\_\_\_

Residence: Beachwood, Ohio

Citizenship: India

Post Office Address: 26400 George Zeiger Drive  
Suite 112  
Beachwood, Ohio 44122

Full name of third inventor: **Chandra Balasubramanian**

Inventor's signature \_\_\_\_\_

Date: \_\_\_\_\_

Residence: Mentor-on-the-Lake, Ohio

Citizenship: India

Post Office Address: 5779 South Winds Drive  
Apt. 77  
Mentor-on-the-Lake, Ohio 44060

Full name of fourth inventor: **Francis M. Sherwin**

Inventor's signature \_\_\_\_\_

Date: \_\_\_\_\_

Residence: Cleveland Heights, Ohio

Citizenship: U.S.A.

Post Office Address: 3277 East Monmouth Road  
Cleveland Heights, Ohio 44118

L:\JPC\DATA\2000\JAN\PRA20001.DEC